WORLDLINE

Payments to grow your world

Wero with Worldline.

One Partner. Complete Wero Ecosystem.

Wero with Worldline

Europe's payment landscape is undergoing structural transformation. Wero, the digital wallet launched by the European Payments Initiative (EPI), has already crossed 50 million registered users across Germany, France, and Belgium, and is rapidly expanding into the Netherlands, Luxembourg, Austria and beyond.

With e-commerce acceptance now live and point-of-sale integration on the horizon, the window for banks, acquirers, and payment service providers to establish their Wero strategy is now.

50M+
Wero registered users (early 2026)

€7.5B+
Transferred in first 12 months

6
Core markets in early 2026

Master the EPI/Wero terminology

Understanding the key players in the Wero ecosystem is essential. Here's what each role means and why it matters.

Acceptor PSP

A Payment Service Provider that enables merchants to accept Wero payments from customers.

A merchant wants to accept Wero from their customers → They work with an Acceptor PSP to integrate it.

Consumer PSP

A Payment Service Provider or bank that issues Wero wallets to consumers.

A customer wants to send money via Wero → They get a Wero wallet from their Consumer PSP (their bank or app).

Technical Service Provider (TSP)

A provider of technical infrastructure and services that supports issuing and acquiring capabilities.

A bank wants to offer Wero to customers → They partner with a TSP to provide the technical infrastructure.

European Payments Initiative (EPI)

The industry organization that created Wero and governs the payment standard across Europe.

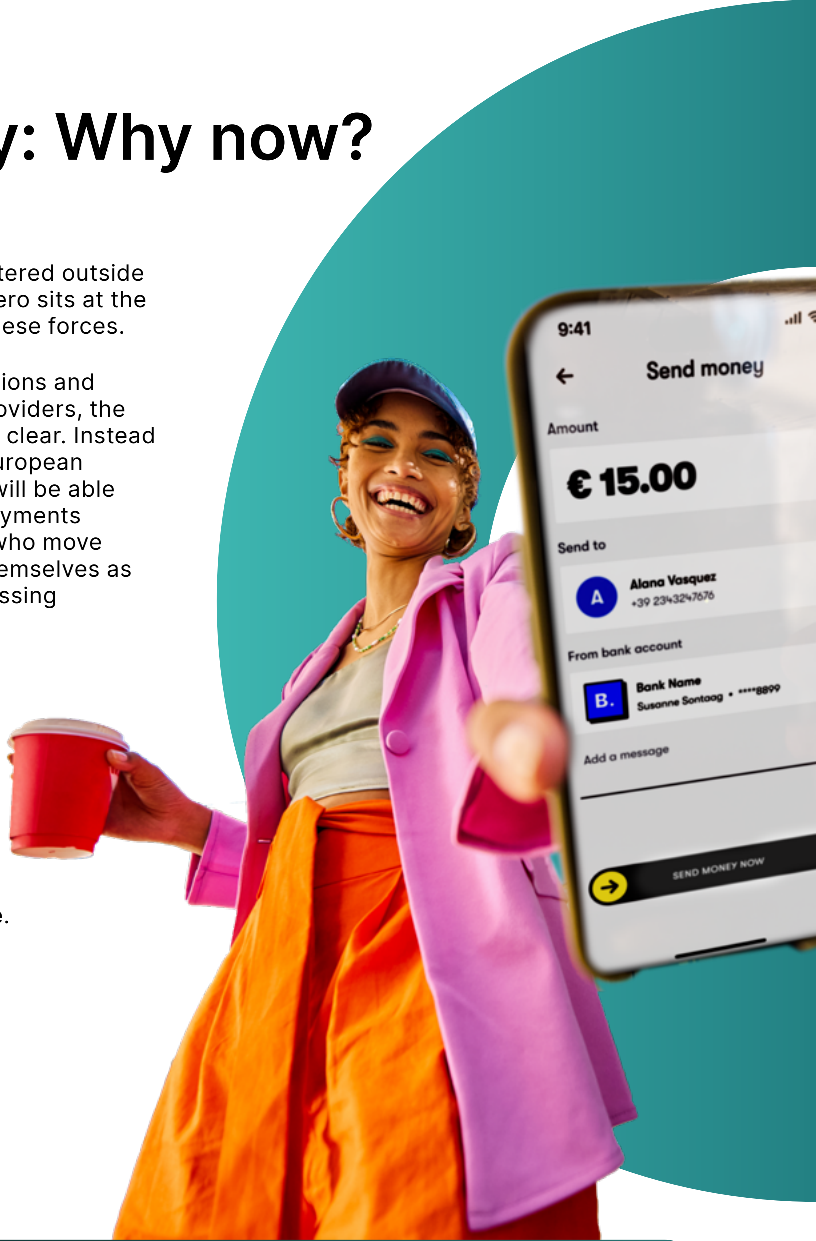
Wero works the same way across all European banks and merchants because EPI sets and maintains the standard.

The Wero opportunity: Why now?

Wero is not a speculative bet on the future, it is already reshaping how Europeans pay today. Built on SEPA Instant Credit Transfer (SCT Inst), Wero allows consumers to pay directly from their bank accounts using nothing more than a phone number, email address, or QR code. It eliminates IBAN complexity, settles in seconds, and operates 24/7. For the first time, Europe has a unified, sovereign payment solution across European countries.

The regulatory tailwinds are equally compelling. The EU's Instant Payments Regulation made SCT Inst mandatory for all euro-area banks from 2025, while PSD3 will further accelerate the shift toward account-based payments. The geopolitical moment matters too: early 2026 saw European institutions, governments, and banks accelerating their efforts to reduce dependence on card networks headquartered outside of European soil. Wero sits at the intersection of all these forces.

For financial institutions and payment service providers, the strategic stakes are clear. Instead of relying on non-European institutions, banks will be able to manage these payments directly. Acquirers who move quickly establish themselves as the preferred processing infrastructure for a scheme projected to handle hundreds of millions of transactions annually. The question is no longer whether to act on Wero, it is how fast and how comprehensive.



Launch Wero: What to consider

Readiness for Wero

Those who succeed in providing Wero must provide card-like readiness and UX to their customers, with full transaction lifecycle (consent, authorization, capture), disputes, fraud prevention, and 24/7 availability.

Banks and acquirers need a unified processing layer that handles card and Wero transactions through common infrastructure, shared APIs, consolidated reporting, and single merchant onboarding. The end goal for banks and acquirers is to run one platform, not two parallel stacks, for cost and efficiency benefits.

Infrastructure resilience

Wero is the first scheme to use SCT Inst on a European scale; it exposes a critical gap: traditional batch-based rails lack the scalability and low-latency throughput required for high-volume instant payments.

As Wero e-commerce scales, the high volume of transactions will likely put payment under pressure. To mitigate this risk, banks require cloud-native, scalable processing equipped with stand-in capabilities, ensuring 24/7 availability and infrastructure resilience even during peak settlement demands.

Multi-rail fraud prevention

Wero introduces new fraud vectors that existing card-era models were never built to detect. P2P authorization flows, consent tokens, and A2A settlement each carry distinct attack surfaces. We need to rethink fraud when it comes to a multi-rail payment ecosystem. But how? The answer is a scheme-agnostic, multi-rail and AI enabled fraud platform, one that monitors card and Wero transactions as a single, unified fraud landscape. Because fraud does not stay on one rail. When a fraud signal is detected on the card rail, it must instantly inform risk decisions on Wero and vice versa. A customer targeted by a card scam today is a prime Authorised Push Payment (APP) fraud victim on Wero tomorrow. A fraudulent account receiving card-funded transfers is the same account receiving Wero payments. Only a multi-rail engine sees both and stops fraud before it moves.

Evolving complexity

Driven by EPI's own roadmap and by incoming regulation (PSD3, open finance frameworks, instant payment mandates), Wero's specifications will evolve. Banks face a moving target, with re-certification risk and development obligations that never fully stop. A third-party regulatory expert can absorb the regulatory and specifications evolution on behalf of its clients. As EPI updates its rulebook and regulators add requirements, those changes are delivered as platform updates, so banks stay compliant without going through regulatory complexity themselves.

Transaction full lifecycle management

Wero is more than just instant payments. It spans consent, authorization, settlement, reconciliation, and dispute, each with its own EPI-defined logic; while handling the EPI certificates could be another headache. Managing this end-to-end in-house requires significant, specialized capability that is costly and complex to manage. There are clear benefits for banks to gain if they choose to hand over the entire payment chain to a partner who is already EPI-certified and has a long track record of payment processing.

Why Worldline? Unmatched depth across the entire value chain

The next fundamental question is: which operational capabilities should you build in-house, and which should be industrialized? Because Wero encompasses both the issuing and acquiring sides of a payment transaction, to some, it is not a single product. By working with a partner who offers both modular components and end-to-end solutions, you gain the clarity needed to make a definitive decision.

At Worldline, our expertise and solution spans across both the Consumer PSP (issuing) and Acceptor PSP (acquiring) dimensions of the Wero value chain. Whether you need a single modular component to complement your existing assets, or a fully outsourced end-to-end payment management capability, Worldline's modular architecture meets you where you are, and grows with you as Wero's roadmap evolves.

Our technical platform already processes hundreds of millions of account-to-account transactions on proven infrastructure, deployed in cloud for the scalability and 24/7 availability that real-time payments demand.

For issuing banks (consumer PSPs)
Seamless integration into your customer journey

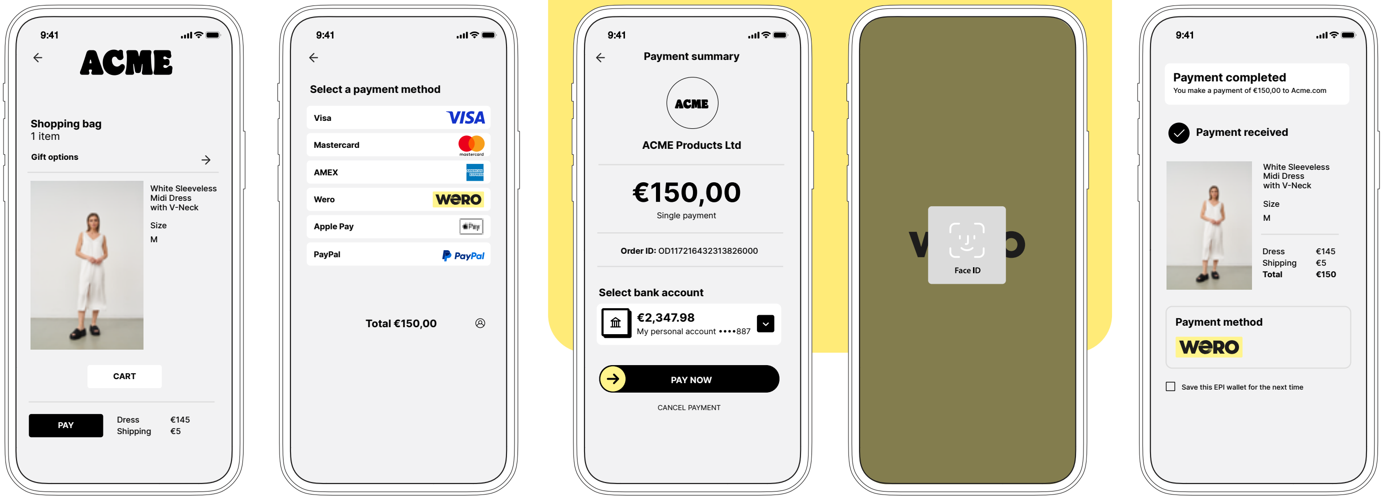
Cart validation

Choosing the Wero payment method

A notification is sent via the wallet to ask for confirmation of the payment

Authentication on the Wero app/ banking app

Payment Confirmation Page



As an issuing bank, your institution sits at the heart of the Wero transaction. You manage the consumer's wallet, authenticate consent, perform fraud and risk checks, guarantee the payment, and initiate the SEPA Instant settlement. Getting each of these steps right, at speed, at scale, and in compliance with EPI's evolving rulebook, demands significant investment in technology and operational expertise.

Worldline simplifies the integration of Wero through a flexible, modular architecture. Primarily, our solution functions as a standalone PSP layer, meaning new clients can deploy Wero independently of their existing issuing infrastructure. For those who already use Worldline for card issuing, the benefit is even greater: Wero becomes a "bolt-on" capability layered onto your proven assets. Whether you need a clean, independent build or a deep integration with Worldline issuing, we ensure Wero isn't a parallel burden, but a streamlined asset.

What Worldline delivers for consumer PSPs

Our service covers the full e-commerce and mobile commerce transaction lifecycle from authorization and payment guarantee through capture confirmation, cancellation management, and settlement status reporting. Beyond the core payment flows, we provide wallet and consent token management, advanced fraud analysis and prevention, dispute management, comprehensive reporting dashboards, and customer care tooling. The entire proposition is modular: choose the components you need today and expand as your Wero volumes grow.

Three flexible service models

Standalone modules

Transaction processing, fraud management, dispute management, or instant payments individually, on top of your existing infrastructure.

Stand-in processing

Wero transaction processing with balance checks, funds reservation, and instant payments providing resilience for your core banking environment.

Full BPO

Complete end-to-end Wero payment management, including disputes, balance checks, fraud management and instant payment settlement fully outsourced to Worldline.

Worldline's solution is future-proof by design. As EPI publishes new specifications for in-store payments, additional transaction types, and value-added services, our teams absorb those changes and deliver seamless updates to your environment, so your institution never falls behind the Wero roadmap.

For acquirers
Capture the merchant market

The acquiring side of Wero presents its own set of challenges. Building a compliant Acceptor PSP capability from scratch means managing multiple EPI interfaces, operating a real-time product at demanding service levels, investing in merchant onboarding, reconciliation, dispute management, and fraud services, all while Wero's specifications are still actively evolving. For most institutions, the make-versus-buy calculation strongly favors partnering with a specialist.

Worldline has already made the investment. We are EPI-certified, operating in production with multiple European acquirers, and forecasting hundreds of millions of transactions. Our solution accelerates your time-to-market while limiting your investment effort so that you can focus on your core business.

Worldline offers two flexible delivery models designed to align with your strategic objectives.

	Standalone Wero Acquiring Processing	Integrated Wero Acquiring Processing
SPEED TO MARKET	4-6 Months	Tailored to your needs
PAYMENT METHODS	Wero + Account to Account	Multiple Payment Methods
PAYMENT PROCESSING	Technical Payment Processing	Full Acquiring Processing (integrated)
SETTLEMENT & PAYOUTS	Acquirer managed	Worldline operated
FRAUD & DISPUTES	Acquirer-operated	Worldline-managed
LICENSE	Your Acquirer's License	Your Acquirer's License
PAYMENT GATEWAY	Your choice (including Worldline option)	Your choice (including Worldline option)
BEST FOR	Fast market entry with technical focus	End-to-end outsourced solution

All models follow the EPI roadmap. As Wero adds in-store NFC payments, new transaction types, and value-added services, Worldline will make those updates available to your environment, ensuring your acquiring infrastructure stays current without continuous internal development cycles.

Wero fraud prevention

Fraud is not optional with Wero. Your organization must be prepared to detect and manage fraud from day one. Wero creates new fraud patterns that don't replicate card fraud, and it spans multiple payment flows: the EPI wallet authorization leg and the SEPA Instant transfer leg. Your systems must monitor both and ensure communication between them, not in silos.

Instant payments demand instant fraud decisions, meaning that your systems must operate 24/7 with real-time capability. Wero fraud operations demand dedicated ownership and relentless process discipline. Worldline's Fraud solution offers Managed Fraud Services to absorb this operational load, enabling organizations to refocus internal resources while reducing the overall cost of running fraud operations.

Start your Wero journey with Worldline

The institutions that move first on Wero will establish a structural advantage in merchant and consumer relationships, and in scheme influence. The window to be a first-mover in e-commerce acceptance, before Wero becomes table stakes, is open now. Worldline is ready to help you act.

While most providers can help you connect to Wero on one side of the transaction. Worldline with its unique position can support on both sides serving Consumer PSPs (issuing banks) and Acceptor PSPs (acquirers) simultaneously. And we are going live with early reference clients in France and the Netherlands.

Our Sales Development team is available to walk you through a tailored assessment of your current Wero readiness, identify the highest-value integration points for your institution, and design a roadmap that matches your timeline and strategic priorities. Whether you are a bank considering the make-or-buy decision for Consumer PSP capabilities, an acquirer looking to add Wero to your merchant portfolio, or a PSP exploring the payment facilitator model, the conversation starts with a single call.

Ready to enable Wero for your customers?
Contact our Worldline expert: sales-fs@worldline.com

About Worldline

Worldline [Euronext: WLN] is Europe's leading operator of critical infrastructure and payment services. With a presence across the entire value chain, the Group offers its customers unique expertise in processing and securing their payments, thereby promoting their growth. Worldline is leveraging its 2030 strategic plan and its technological innovation capabilities to build the European reference payment partner for merchants and financial institutions. With over 1.2 million customers, Worldline achieved €4bn in revenue in 2025. **worldline.com**

Corporate purpose

Worldline's corporate purpose ("raison d'être") is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.

For further information
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FSC
www.fsc.org
The mark of responsible forestry